



# Asset Management Strategy 2026-30

CORNWALL  
HOUSING

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# 1 Introduction

This CHL Asset Management Strategy aims to **deliver the objectives set out in the HRA business plan** and shows the proposed approach for delivery within **current legislative requirements, resident priorities and practical delivery methods**, setting out a framework for the maintenance and improvement of homes over the **next 4 years**.

Both the Council and CHL acknowledge that there is a lot to do to achieve the ambition of providing good quality homes but significant funding has been identified over the next 4 years to deliver the ambition to resolve ongoing property condition issues and ensure CHL residents live in homes that are safe and warm.

The funding to deliver this strategy is taken for the Housing Revenue Account and must show value to local residents, whether they are tenants or leaseholders, and reflect the strategic objectives of the wider HRA Business Plan. This strategy aims to do this and sets out the changed approach to asset management with a view to moving from reactive works to a planned programme and deliver significant improvements over the course of this strategy. This will involve ensuring that all homes are moving towards meeting the decent homes standard and Energy Performance Certificate (EPC) C targets, addressing underlying causes of failing property condition issues, improving the repairs service and ensuring that CHL residents are living in warm, dry and well-maintained homes and that services better comply with the Regulator of Social Housing's Consumer Standards.



## 2 Strategic aims and objectives

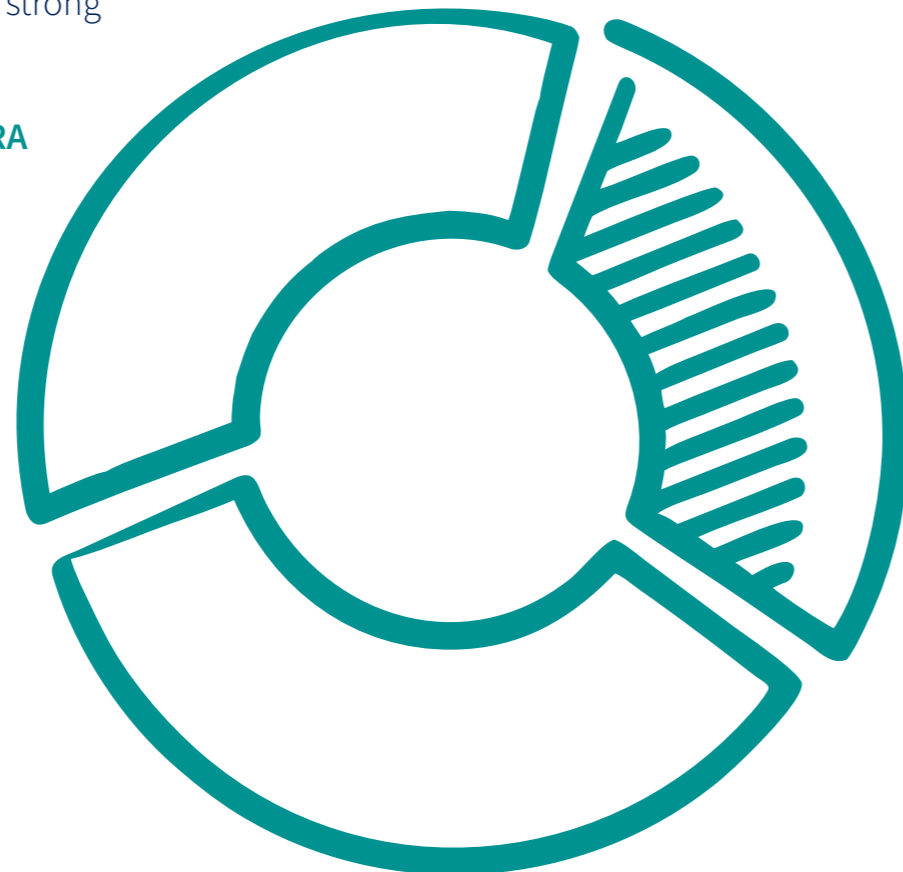
The Cornwall Council HRA business plan sets out the council's **strategy and objectives for the homes** through which it provides social housing. This strategy will deliver the **aims of that Business Plan as it relates to property maintenance** with the approach detailed further in the CHL Business Plan.

The council is committed to delivery of the standards set by the Regulator of Social Housing via the Consumer Standards as well as the wider legislative framework relevant to building safety, such as the Health and Safety Act, the Building Safety Act and Fire Safety Orders. The council is also minded that attention must be paid to best practice as set out by the Housing Ombudsman and that this all forms the context for delivery within Cornwall. This Asset Management Strategy seeks to bring these requirements together with local needs, shaped by resident insights, into an approach that will both maintain and improve the property condition within which local residents live.

The CHL mission is to have 'Safe homes in strong Communities for one and all'

**CHL is required to deliver against the HRA business plan objectives of –**

- Maintaining good quality council homes
- Provision of new homes
- Meeting our decarbonization agenda
- Regeneration of our communities
- Providing better quality specialist and supported accommodation
- 



**These objectives were used to set out the key outcomes required from CHL and are enshrined within the management agreement in place between the council and CHL. These require CHL to deliver the following –**

- All homes will be safe.
- Nobody should live in a property that is damp and where defects cause condensation or mould.
- Residents will have the opportunity to be meaningfully involved in decisions about service delivery and standards.
- We will create a culture of respect in which all employees and contractors respect the people who live in our homes.
- We will respond and learn from complaints.
- We will have detailed investment plans to meet the challenges of increasing energy costs and being carbon neutral.
- All homes will be of good quality.
- Estates will provide good environmental standards and create spaces where people wish to live.



These outcomes have been established since 2022 and are well understood and form the ongoing delivery approach for CHL.

**This Strategy focuses on those elements that relate to maintaining homes effectively and will set out an approach that shows how;**

- CHL will gather and maintain information on the homes it manages.
- CHL will prioritise actions to deliver the sometimes competing objectives within available resource.
- CHL will deliver approaches that deliver value for local residents and meet needs.

This strategy recognizes that the level of challenge across both financial and contractor resources and will seek to support delivery that lead to long term improvements in property condition but setting this within a value for money and economic approach that will deliver the best outcomes available to most residents.

# 3 The current position

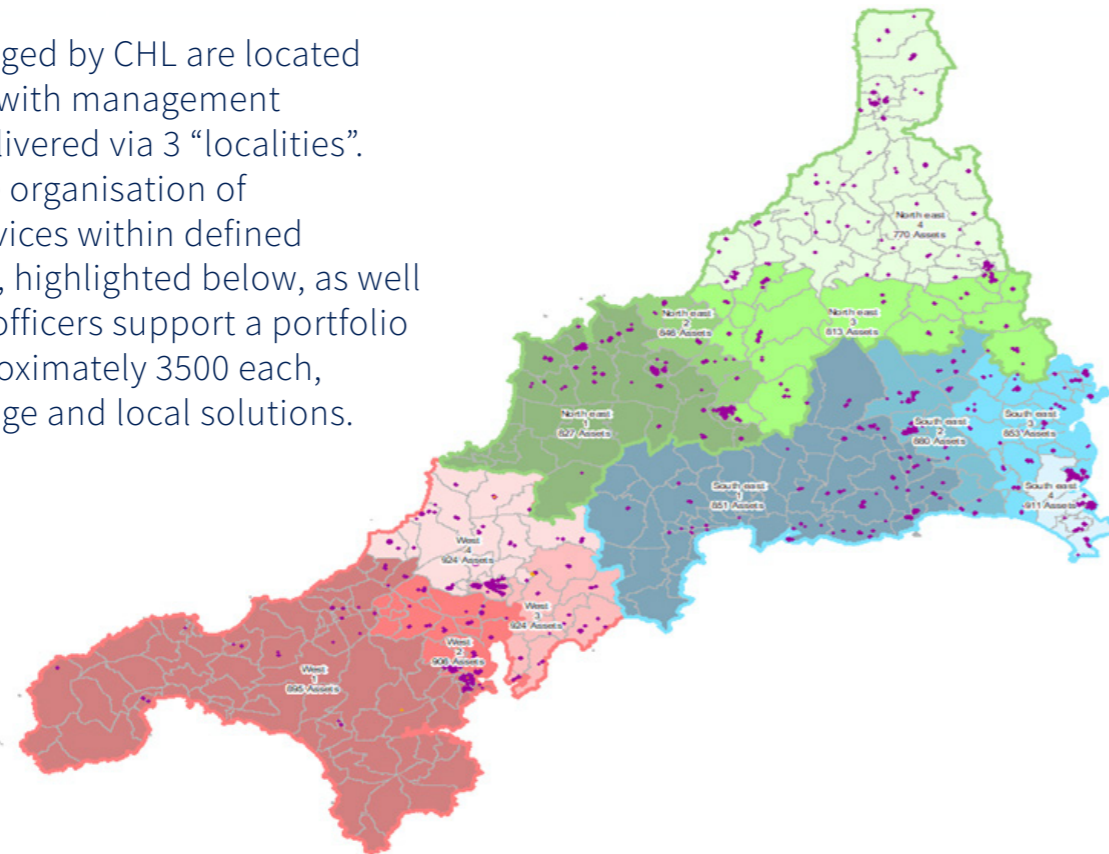
## Stock Profile

As an ALMO, Cornwall Housing Limited manages a varied stock profile for Cornwall Council.

As at 1st April 2025, CHL's Housing Revenue Account (HRA) management portfolio comprised of:

Tenure	Total Properties	North East	South East	West
Rent	10,436	3,309	3,474	3,653
Leasehold	422	101	141	180
Shared Ownership	75	25	47	3
CHL Owned	56	4	0	52
<b>TOTAL</b>	<b>10,989</b>	<b>3,435</b>	<b>3,662</b>	<b>3,836</b>

The homes managed by CHL are located across Cornwall, with management arrangements delivered via 3 "localities". This supports the organisation of maintenance services within defined geographic areas, highlighted below, as well as ensuring CHL officers support a portfolio of homes of approximately 3500 each, building knowledge and local solutions.



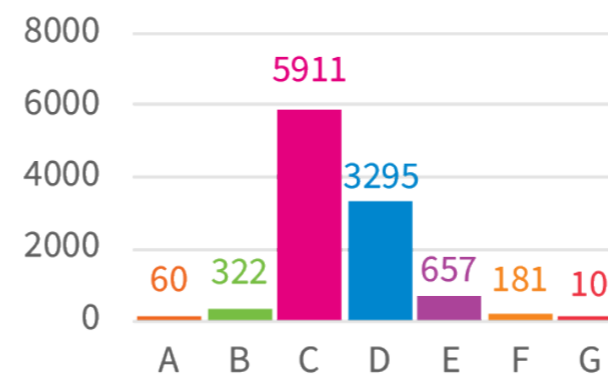
Some of the characteristics of the homes managed within the HRA can be described as follows –

- Nearly 70% of homes are houses and bungalows with the majority being 3 and 4 bedroomed properties.
- The majority of homes (73.5%) were constructed within a 48-year period between 1951 and 1999, although 7% of homes were built prior to 1930.
- Homes built after 2012 form just 3% of total homes available.
- There is a reasonably even spread of property ages throughout the Northeast and Southeast localities, with more pre-1930s housing within the Southeast. The West, however, has a slightly older profile, with 72% of properties constructed pre-1970.
- Approximately 15% of homes have a non-traditional construction framework.
- Due to geographical spread of rural locations, many parts of the county are 'off grid'. There are currently 107 private waste-water systems within the Cornwall Housing portfolio.
- 60.3% of CHL managed homes meet EPC C standards with a further 31.57% at EPC D
- 8% of CHL managed homes are at EPC E or below and require significant investment to meet required standards.
- There are approximately 22,650 residents living in CHL managed homes, of which 54% are female and 46% are male.
- The latest resident information shows that 49% of CHL residents reported some form of disability.

## CHL Homes – Age and EPC Profile of Property

Age	Traditional	Timber Frame	Non Traditional	Unknown	Total
Pre 1900	13	0	0	0	13
1900 – 1930	677	3	12	32	724
1931 – 1950	1,454	4	154	2	1,614
1951 – 1970	3,164	7	795	4	3,970
1971 – 1999	3,347	354	2	2	3,705
2000 – 2012	11	21	0	0	32
2012 +	130	39	0	209	378
<b>TOTAL</b>	<b>8,796</b>	<b>428</b>	<b>963</b>	<b>249</b>	<b>10,436</b>

## EPC Stock Profile

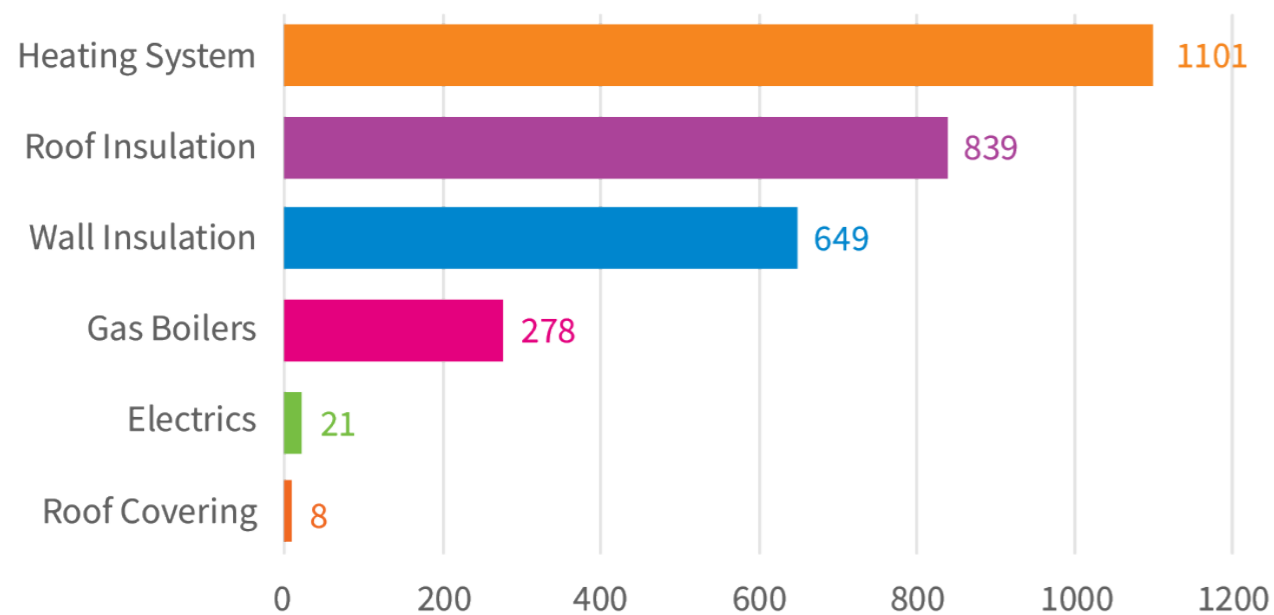


## Stock Condition and Decent Homes

CHL holds stock condition information on 98% of homes, although recognises that only 53% of these surveys have been completed in the past 5 years. The information from these surveys is held within the asset management database and shows the current homes are not at the expected Decent Homes Standard, with currently 13% of homes failing against the Standard.



### Non-Decency (Extrapolated)



The decent homes standards requires social housing to be safe, warm and good repairs. Compliance with the decency standard is calculated by looking at key components, roofs, facades, windows, heating systems, category 1 hazards under the Housing Health and Safety Rating System (HHSRS) and reasonably modern facilities.

### The components in relation to reasonably modern facilities are

- Kitchens : Should be 20 years old or less with adequate layout and space.
- Bathrooms: Should be 30 years or less and suitability located (e.g. not directly accessible from the kitchen or living area).
- Location of amenities: Bathrooms and toilets must be inside the building
- Noise insulation: Adequate insulation against external noise.
- Common Areas: For blocks of flats these must be of a reasonable size and layout.

For a property to fail the reasonably modern facilities element of the standard it must lack three or more of the above components.

CHL stock condition shows that it has a large number of key component failures focused around older, inefficient and sometimes obsolete heating systems, old roofs that are failing and failing wall insulation. In addition, structural failures are being identified in a number of timber framed properties due to initial build quality. This level of non decency and areas of failure contribute to a higher than average number of damp, mould and condensation issues being identified within homes.

## Safety and Quality Standards



Cornwall Housing has a duty of care to ensure buildings and properties are safe places to live and meet statutory compliance.

The Fire Safety (England) Regulations 2022 introduced new duties under the Fire Safety Order for building owners or managers (responsible persons). Although Cornwall Housing are not responsible for managing any high-rise blocks of flats, the organisation is responsible for 3 blocks over 11m and a further 330 blocks where cyclical fire risk assessments and annual fire door inspections are required.

### These new duties are identifying increased remedial actions with a focus on;

- Enhanced roof compartmentation
- Replacement fire doors
- Upgrading of emergency lighting
- Sprinkler and fire alarm upgrades

Following the 2024 audit of all waste water systems, CHL identified 65 (of the 107) systems which were non-compliant and required significant replacement works as well as managing any discharge while the systems are below adequate operating standards. CHL are working with the Environment Agency to deliver a risk-based programme of works to ensure that systems are fully working, serviced and compliant with required standards.

CHL continues to work to deliver all other servicing programmes within required timelines recognising that the electrical testing programme will be at 5 years by March 2026. CHL manages a radon programme given the high levels of emissions across Cornwall and has a programme of improvement works to deliver over the next 5 years. Cornwall Housing currently has asbestos management surveys for 63% of dwellings and 100% of communal areas and has an asbestos register in place. The communal areas where asbestos is present have annual inspections,. CHL also works to ensure that homes meet household needs and to deliver the required adaptations as they are requested or demand emerges.

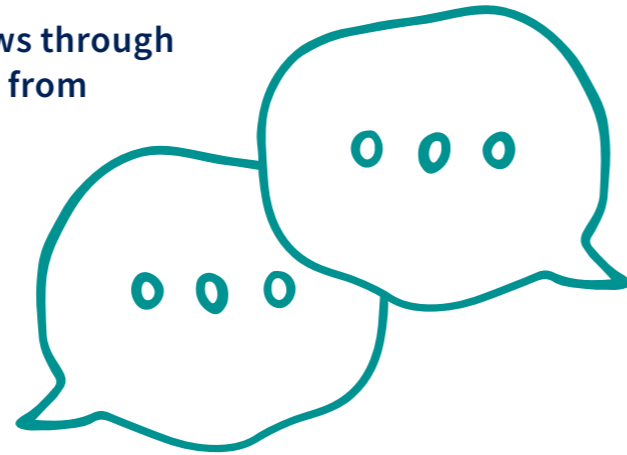
## In Summary

The property maintenance challenge facing CHL is to deliver improvements to stock condition arising from an aging stock that has not been adequately maintained over a number of years, coupled with a lack of property information leading to some sub optimal historic decision making. This has resulted in some backlogs of work, high numbers of failing components, structural issues, poor kerb appeal and lack of upkeep of communal space, and approximately 13% of the portfolio that is not meeting decency standards.

This strategy sets out how CHL will deliver a step change in approach over a four-year timeframe, through changing ways of working, delivering in partnership, transitioning from a reactive to a planned delivery model and utilising knowledge, insights and data to inform decision making and investment.

# 4 Residents' views

This strategy has been shaped by resident views through the TSMs survey results, intelligence gathered from complaints and feedback through the Repairs Project workshop. The approach follows that set out in the CHL Resident Engagement Strategy that identifies insights at 4 “levels” and ensure that CHL are undertaking meaningful engagement that has truly shaped service delivery.



## Level 1 Engagement (data CHL hold through everyday transactions) – complaints data

Stock condition and a perceived poor response from CHL officers in addressing issues identified was the main root cause of complaints in quarters 1 and 2 in 2024/25, where the organisation received 537 complaints in total. Damp and mould, repairs and roofing are three of the top five themes when it comes to the secondary cause of complaints in both quarters. Property condition (excluding damp and mould) is also in the top five secondary complaint themes in quarter 1.



## Level 2 Engagement (data CHL has collected by asking residents for feedback) -TSMs

In 2023/24, 1,039 tenants took part in the TSM satisfaction surveys conducted by an independent research company on behalf of CHL. The results were bottom quartile in most areas indicating that there was further work to do although overall satisfaction that the home was safe was high compared to other social housing landlords. The results specifically relating to asset management satisfaction were as follows:



TP02

Satisfaction with repairs

**74.4%**



TP05

Satisfaction that the home is safe

**78.0%**



TP03

Satisfaction with time taken to complete most recent repair

**72.7%**



TP04

Satisfaction that home is well maintained

**68.1%**

In 2024/25 (quarters 1 and 2) satisfaction overall declined, with more residents feeling that their homes are not well maintained and confidence in the safety of homes reducing. CHL is operating in an environment where resident expectations are, quite rightly, rising but it will take time for standards to catch-up to meet those expectations. Therefore, it is incredibly important to explain to residents our position and clearly articulate plans.

A total of 195 comments were provided by tenants who are dissatisfied. The main themes are concerns about damp and mould, leaky roofs, drafty windows and doors, kitchen and bathroom upgrades and repairs that have not been fixed. Addressing wall subsidence, improving wall insulation, and fixing rendering were also themes. Safety checks and systems were rarely mentioned but concerned things like fire door upgrades and emergency lighting.

Residents are telling CHL that they must improve repairs delivery, there needs to be more investment in properties and an improvement in tackling issues with the timeliness of both repairs and improvements to homes. This Strategy outlines the plan of how Cornwall Housing intends to address these issues over the next five years whilst aligning the needs of residents with a challenging financial position.

### Level 3 Engagement (where residents work with us) – Repairs Project workshop

Residents worked with Cornwall Housing to design the new repairs service. This work is ongoing but early indications have highlighted the importance of good communication between contractors and residents with a variety of appointment slots and tracking options, as well as first time fixes. There is a perception amongst residents of waste, due to repeat visits or failed repairs, where second visits are required to solve an issue. Residents have told CHL they want an efficient and modern repairs service that provides jobs for local people.

This Strategy will align with the Resident Engagement Strategy to ensure that CHL understands its residents better. Practically, that means developing ways to gather satisfaction with works that have been completed on properties, including transactional surveys by contractors, carrying out specific consultation with residents in larger schemes to gather views before undertaking works and ensuring information gathered from our residents is appropriately stored on our IT systems. It will also mean regular learning from complaints is undertaken to ensure that Cornwall Housing takes a non-defensive view when things go wrong.

### Level 4 Engagement (strategic oversight) – Tenant Forum engagement

CHL have worked with the Tenant Forum over a number of years to discuss contractor approaches and delivery models. The soft market testing and procurement of maintenance service providers involved forum members and the ongoing management of the delivery of this strategy will be reported to and overseen by the Forum.



### Summary

Engagement with residents has shown that the delivery of maintenance works needs to improve. Residents have raised a number of areas where CHL are not meeting their expectations, with the main areas being –

- The root causes of damp and mould occurring in homes have not been addressed
- The root causes of wider property failure requiring complex works have not been addressed
- Repairs contractors often do not turn up, either on time or at all
- Repairs contractors do not deliver works that resolve issues
- Residents are not aware when larger works will be delivered, such as kitchen or bathroom replacements
- CHL do not update or communicate well with residents
- CHL make commitments but then do not deliver against these

#### The engagement work underpinning this strategy is that residents are looking for CHL to

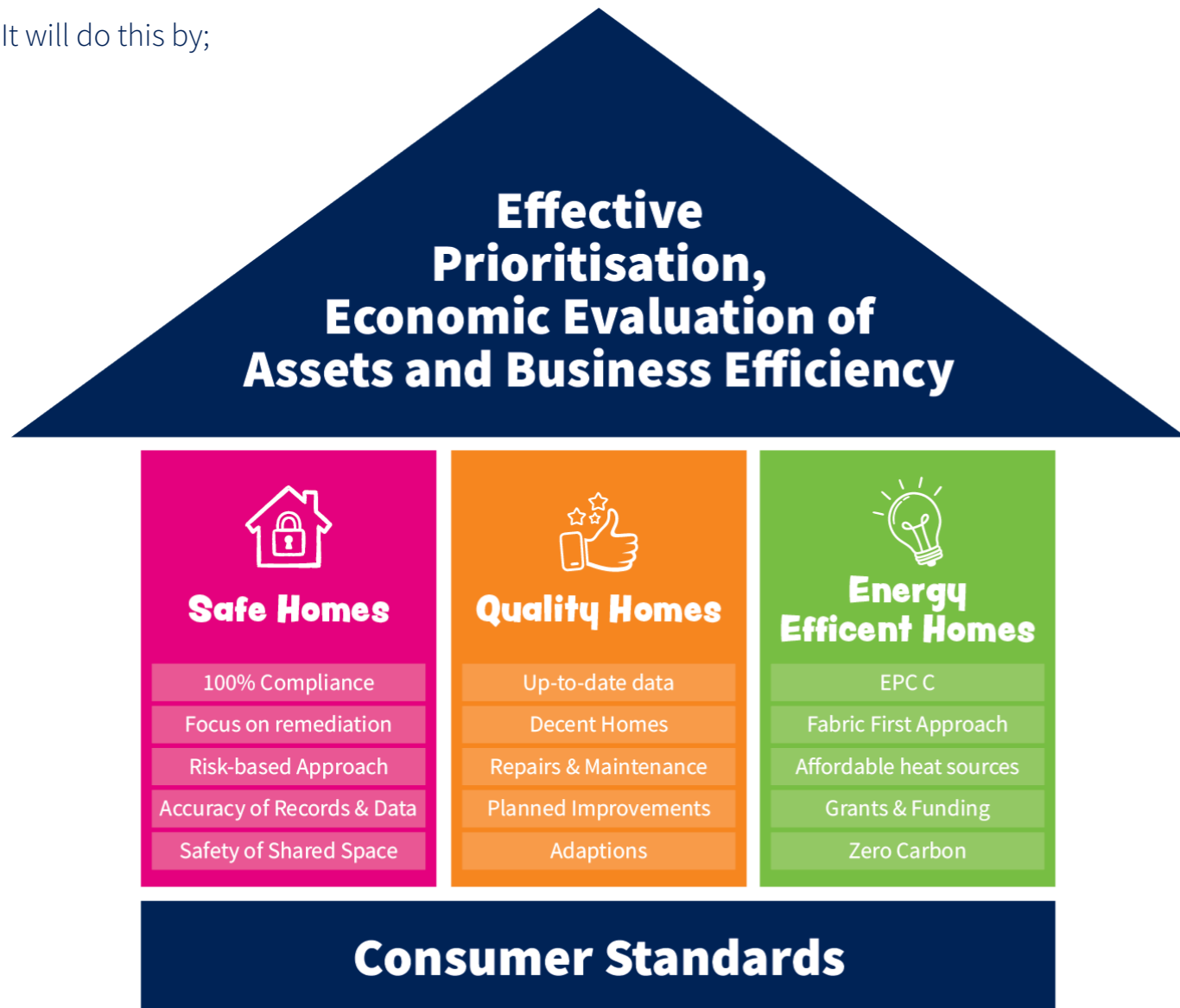
- Respond to the maintenance needs of the homes they live in
- Ensure that communication is clear and 2-way
- Ensure work is delivered once and is a good quality
- Do what they say they are going to do

In 2025 CHL changed the maintenance contractors that it works with, and these will be critical to delivering the capacity and enhanced quality required. Outside of this strategy CHL is also working on how it can communicate with residents in an open and transparent way on how services are being prioritised and will work collaboratively with residents on designing and improving the services being provided to them. The move from reactive to planned delivery over the course of this strategy will enable CHL to publish plans of work and have confidence that they will be delivered. Resident engagement will remain at the centre of the approach with outcomes being tested regularly to ensure that required changes are being delivered and satisfaction can improve over time.

# 5 The Asset Management Strategy

The 2026 to 2030 Asset Management Strategy will ensure that CHL moves from providing a reactive, emergency service to one that is planned with a programmed approach to investing in and improving residents' homes.

It will do this by;



Each pillar represents a core area of focus within the strategy, supported by the main activities that need to take place to deliver the strategic aims, all are underpinned by an ever-increasing understanding of Cornwall Housing's stock and residents. These three pillars all help support an overall outcome of maximising the performance of homes through evaluation, investment and innovation

### This approach will realise:

- A good understanding of the homes managed by CHL
- A good and ongoing understanding of the approach desired by residents
- Agreed priorities with stakeholders
- Investment in the right assets and homes
- Using limited HRA resources to maximise outcomes
- Delivery in line with Consumer Standards and wider requirements

A risk-based prioritisation approach underpins the overall approach and seeks to ensure that all investment is targeted in an informed and logical way. The approach set out within the strategy aims to ensure that CHL's ambitions are realistic whilst providing a steady path to improvement - seeking to tackle the immediate priorities and challenges before moving onto more aspirational delivery later in the strategy, when increased budgets, leaner working practices and improved contractor capacity will be taking effect.

## Consumer Standards

The foundation of this strategy is the Regulator of Social Housing's Consumer standards which will achieve the outcomes that social landlords must deliver for tenants. To achieve the strategic aims and objectives of the HRA business plan and the CHL business plan and meet the needs of residents, CHL must move away from a reactive, emergency approach and deliver a planned maintenance approach. This will be delivered through balancing the investment available within the HRA business plan to continue to respond to current or emerging issues but also to invest in property improvements that will reduce reactive works required at source. This transition will take time and there is a need for effective prioritisation in the early stages, whilst building the capacity to make the step change required.

A rolling stock condition surveying programme, delivered in line with targets set out in the business plan will enable CHL to rely on the information held within systems to determine the priorities and investment requirements across all aspects of asset management. Having a full suite of stock condition data in place will be critical to designing the planned programmes and this is expected to be available from April 2026 to ensure that funding is targeted appropriately, as well as identifying the lowest performing stock, which may not be financially viable for further investment.

**Data and insights gained from other sources will also help drive service delivery and priorities across the lifetime of this strategy. This will cover a focus on**

- Themes identified within locality working enabling a flexed approach across locations reflecting local feedback where appropriate.
- Feedback from upheld complaints to allow underlying service issues to be addressed and/or resident priorities to be included in service delivery approaches.
- An understanding of repair volumes or clusters to support a focus of response and identification of issues early.
- An understanding of access or engagement issues that support effective service delivery at a time and place appropriate for the resident.
- Resident engagement in its broadest sense will provide a rich source of information to support process improvement, learning and changes to ways of working in addition to the complete data set available from surveys.

## Effective Prioritisation, Evaluation of Assets & Business Efficiency

### Prioritisation

There are a number of competing priorities for investment and total demand is always expected to outstrip available resources, therefore prioritisation and efficient investment models will be critical to underpin the approach. It is therefore necessary to set out the framework within which CHL will operate and allocate resources. This will cover both how works will be prioritised and how works will be delivered.

CHL has set out a phased 5 year plan for delivery of works but will bring forward annual budgets for approval each year that will show how works will be delivered. These annual budgets will reflect the direction of travel set out in this strategy and also ensure the prioritisation of works to meet safety standards. Category 1 priorities will be delivered first with category 2 and 3 priorities supported as resource becomes available across the lifetime of the plan.

#### Category 1 Priorities

- Emergency and urgent repairs
- HHSRS cat 1 and 2 hazards
- Fire safety remedial works – high and medium
- Remedial works – high and medium risk
- Defects that mean property is not wind or water tight
- Heating systems that are unreliable and where parts are obsolete
- Urgent plus disabled adaptations
- Properties in disrepair
- Void properties under £50k to repair
- Insulation programmes

#### Category 2 Priorities

- Non urgent repairs
- Minor hazards
- Fire safety remedial works – low
- Remedial works – low risk
- Defects that do not impact overall property condition
- Component defects as identified within the Decent Homes criteria
- Urgent disabled adaptations
- Structural issues that do not pose an imminent H&S risk
- Void properties costing between £50k and £100k to repair
- Kitchen and bathroom replacements
- Minimal cyclical planned external repairs and maintenance programme
- Large scale failure estate works
- Achieving EPC C

#### Category 3 Priorities

- Garage and estate repairs
- Resident requests
- Non dwelling structural works
- Routine disabled adaptations
- Voids over £100k
- General planned maintenance programmes
- Full cyclical planned external repair and maintenance programme
- General estate improvement works
- Achieving Zero Carbon

**The above categorisation will be used as a guide and consideration will always be given to household as well as property need.**

## Economic Evaluation of Assets

The total investment required across current homes is significant and prioritisation of work delivery will also look at whether such investment represents value for money to the HRA. In undertaking such evaluation CHL will –

1. Prioritise work based both on need and impact on the greatest number of households
2. Reflect the council's evaluation criteria for asset disposal

There will be occasions where the level or nature of work required on a tenanted property is significant and / or impractical. This may be due to the financial cost of the works, the level of disruption implied, or that a property may never meet Decent Homes or EPC C standards. In these cases CHL will seek alternative options to repair looking at all options available including the possibility of permanent decant to other accommodation more suited to the household's longer-term needs and disposal of the property. If the resident declines to move property, then Cornwall Housing will only complete category 1 or 2 repairs in accordance with the Housing Health and Safety Rating Scheme.

When a property becomes empty, CHL will undertake an economic evaluation and make recommendations for disposal in line with the HRA asset disposal policy.

**This is expected to identify those properties that;**

- Have a high and potentially uneconomic maintenance and improvement costs over a 30-year period relating to the property and estate facilities. This is expected to cover
  1. Cornish Unit Types 1 & 2
  2. Stonecrete properties
  3. Woolaway properties (un-improved and re-instated properties)
- Would require an investment of more than £50,000.
- Has a low Net Present Value (NPV) (where possible targeting properties within the lowest 10%).
- Are the last remaining flat in a block, which would discharge the requirement to manage the entire block and communal spaces or last in a scheme where there is responsibility for non-mains drainage i.e. septic tanks, treatment plants.
- Has been mundic tested and identified as anything other than Class 1 sound concrete.
- Has an energy efficiency rating that is Band E or F – RdSAP 54 or below – and require works which are uneconomic to get to EPC C or higher.

The HRA is responsible for a number of non-housing assets such as garages, retaining walls, roads, lanes and highways. Increasingly, these assets are requiring investment so, if feasible, CHL will consider disposal to ensure that HRA money is primarily directed to maintaining the housing stock. This approach will be directed towards regeneration and the expectation that any disposal from the HRA, including land, would be used to support wider housing objectives.

Where it is not possible to dispose of non-housing assets Cornwall Housing will undertake minimal works to maintain Health and Safety standard to ensure as much budget as possible is utilised to repairing and maintaining residents' homes.



## Business Efficiency

The limitations in technology that support effective asset management will be addressed across the lifetime of this strategy and aligned to the technology roadmap as set out in the CHL Digital Strategy. A range of innovative solutions are available and the key will be to identify and implement those that bring the most benefit to both CHL's ways of working and the services delivered to residents.

### Key areas for discussion and focus will include –

- Development of information sharing capabilities that support the provision of information about homes and estates, including maintenance programmes and repairs delivery information
- Mobile working solutions for officers, supporting stock condition data to be more easily captured and reduced double entry on issues identified when working remotely.

A key outcome of the new contractor partnering arrangements will be the development of interfaces between the CHL housing management system and the four main contractors. The management of maintenance services have traditionally been manual and labour intensive. The new contractual arrangements have targets built in for process improvements that will provide a greater flow of information between organisations, supporting CHL to better communicate and update residents. It is expected that interfaces will move from being data exchanges to full scale integration, enabling real time data exchange across systems, eliminating any time lag and reducing information gaps, which will lead to slicker working practices and a reduction in time taken to deliver repairs and failed jobs. This work will allow discussions around scheduling approaches and an improved service to residents that can offer a “one stop shop” when repairs are reported and enabling technology channels for residents to book, amend and view interaction with contractors.

In line with the CHL Digital Strategy, it is expected that asset management record keeping will be focused on the Docuware system, enabling more accurate document and record management and reducing either duplication or failure of record keeping. This system uses OCR (Optical Character Recognition) and work will progress to embed processes using this functionality that will improve workflows and enhance efficiency and movement of key information. A long term objective is to replace the Lifespan asset management system with a market leading alternative that is well known and well utilised within the sector. This would provide more sophisticated functionality

in support of analysing asset performance, monitoring decency levels and managing component replacement programmes. In the meantime, the focus will be on maximising the existing functionality within Lifespan and developing the interfaces between CHL's core systems to enable automated data updates across multiple platforms and provide a single source of management information.

As part of the CHL IT strategy there is going to a move to cloud based systems which will allow the flow of 'real time' information and promote more efficient mobile working practices. This will result in surveyors spending more time in properties supporting residents and a reduction in manual inputting. Technology will also be utilised to undertake remote monitoring and surveying of properties. This will include the use of sensors to help monitor the temperature, CO and humidity in some properties to assist residents in managing damp and mould in their homes. In certain circumstances surveyors will use technology to diagnose and raise orders without the need to visit the property.

The implementation of locality working for the asset management team in 2025/26 will ensure that CHL is aligned to the three new repair and maintenance contractors and will be a key enabler in ensuring that services are meeting local needs. The principles of locality working centre around establishing a cross-functional CHL team in each of the three localities, facilitating closer working relationships with contractors, residents and local partner agencies, alongside improved collaborative working, accountability and enhanced insight into properties and residents. To deliver this, officers are expected to move from specialist roles to generic ones, with each surveyor having responsibility and ownership of a number of “chimney pots”. This will enable surveyors to build up familiarity with their patch, working closely with their counterparts in the housing teams to provide a joined-up approach to delivering services and developing trust with local residents. By year 3 each locality will have an improvement plan that will be informed by local knowledge and a thorough understanding of the priorities, supported by high levels of engagement with the residents who live there.

Developing familiarity amongst CHL colleagues and local residents will enable CHL to better respond to those households that require more support. This will allow emerging issues or concerns to be addressed proactively rather than reactively and to use emerging issues and stock condition reports to help shape strategic responses to issues. This will include focusing on how to support residents to be in the most suitable accommodation for their needs and developing solutions that match need to accommodation available.



## Safe Homes

### 100% Compliant

CHL will remain compliant with the Consumer Standards on safety, maintaining 100% performance across all servicing programmes and ensuring timely delivery of remediation actions arising from inspections.

### Focus on Remediation

A key focus during the early years of the strategy will be to deliver all outstanding and overdue remediation actions related to compliance activities. These have been identified as category 1 within the prioritisation framework with a number of outstanding fire safety actions already addressed and part of plans across 2026/27. The new approach to locality working will support a renewed focus on delivering other remedial actions that relate to smaller scale activities, such as signage and developing general awareness around resident safety and the importance of the servicing programmes, which will in turn support a reduction in no access.

Alongside this will be the development and implementation of the longer-term strategy for wastewater sites and any other anomalies within the asset portfolio, including demising these to private owners and leaseholders where appropriate, which will support additional capacity with both HRA funds and CHL resources.

### Risk Based Approach

CHL will take a risk-based approach to clear remedial works rather than tackle them in chronological order.

The rationale for this approach is to prioritise the safety of residents, remain within budgets and to ensure that the works are delivered by capable and competent contractors. All approaches will be supported by liaison with sector specific experts to ensure that prioritisation is appropriate and in line with current legislation.

### Accuracy of Records and Data

Underpinning CHL's commitment to compliance will be a focus on robust information and ensuring this is up to date, well maintained and stored appropriately, alongside working with other teams to develop management information and dashboards supported by trusted data sources. Over the course of this strategy there will be further integration of IT systems and less use of standalone spreadsheets, along with further integration with external contractors IT systems which will reduce the needs for manual inputting which in turn will reduce the risk of errors. As systems are developed there will be 'one version of the truth' which will be held on Core systems and used to provide management information and performance dashboards.

### Safety of Shared Spaces

The CHL asset management team will work closely with housing management colleagues in relation to the management of internal communal areas. Over the course of this strategy this joint working will be extended into developing neighbourhood plans which will identify areas of improvement of external shared spaces.



## Quality Homes

### Up to date Data

It is essential that CHL holds the right information on the homes that it manages and has a regular approach to collect and refresh this information. By April 2026 CHL will hold up to date stock condition information on all its homes and this will support effective component planning within this strategy. Going forward CHL will combine an in house approach with external support to ensure that it holds up to date information on all homes, uses this to plan service delivery and can respond to emerging demand that may be identified as the data is collected. In addition, CHL will also focus on moving any remaining “off system” processes and information into core systems. This will enable single data source reporting, as well as greater accuracy when analysing information in support of key decisions on investment.

### Decent Homes

CHL will focus on driving down the level of non decency being reported across via a component replacement programme delivered on an individual basis rather than taking a whole house approach. This will see a focus on insulation and replacement heating systems with a smaller focus on kitchen and bathroom replacements. In the early years of this strategy component replacements will be ‘pepper potted’ across the County and as plans are developed there will be a move to area-based programmes. This reflects resident feedback that wishes to see works prioritised based on most at need and while residents normally seek to reduce the number of visits, on this occasion the approach will be risk assessed based on safety first.

The targeted investment will extend beyond the homes themselves over time to deliver improvements to communal spaces internally and externally, linked to the information captured through the estate grading programme and development of neighbourhood plans in collaboration with housing colleagues and engagement on estates to identify priorities.

### Repairs & Maintenance

The interim repairs policy will be unwound during 2026 and move the CHL repairs offer to residents back to one that will deliver routine repairs within 20 working days and planned repairs within 60 working days, alongside the standard timescales for emergency and urgent repairs. CHL will also continue to triage high-cost voids, to ensure that costs are managed effectively alongside regular discussion with the Council to ensure that empty properties are brought back into use in the most appropriate way.

Improving contractor capacity and quality is key to enabling that the homes that are provided meet required standards and are suitable for residents to live in. CHL entered into three new 3-year interim partnerships with providers of repairs and maintenance from 1st March 2025, and a 10-year partnership with a single provider for delivery of compliance servicing from 1st April 2025. These partnerships will create the capacity to deliver the increased volume of work over the coming years, improve the quality of work, improve communication flows and see the overall service provided to CHL’s residents improve.

CHL introduced new processes to ensure effective delivery of Awaab’s Law requirements in October 2025 and will continue to roll out changes each year to reflect the property condition responses required. These changes are expected to reflect and incorporate the robust policies and procedures already in place to effectively triage and respond to hazards within properties alongside any additional requirements linked to Decent Homes 2 and developing the improvement programmes aligned to both these and the trajectory to EPC C.

Over the duration of this strategy there will be a focus on reducing the number of empty properties; this will be through a mixture of quicker turnaround times on Voids and recommending properties which require high cost repairs for disposal.

Recommencement of the external painting and maintenance programmes in the latter years of this strategy will enhance the look and feel of estates, leading to higher levels of satisfaction across the associated TSM measures.



## Planned Improvements

Over the duration of this strategy there will be a move from replacing components reactively to a planned programme. The lack of contractor capacity in Cornwall is a risk to delivering these larger programmes, therefore CHL will plan a gradual increase in the size of the delivery programme which will allow the repairs partnering contractors time to develop a supply chain to deliver the necessary work. This will also allow time for CHL to analyse and determine whether it is feasible for three partnering contractors to deliver a full planned component replacement programme as well as reactive works, which will shape the scope of the future 10 year partnering arrangements.

By building partnerships CHL expects to have the right commercial partners to deliver the right outcomes for residents. This approach will build over time and be shaped by CHL, the partners and local residents. It is a new way of working across Cornwall which will take time to both define and deliver wider social benefits but is essential to supporting a changed approach to delivery.

## Adaptations

CHL expects to deliver, via responding to adaptations and ensuring that component replacement programmes are effectively delivered, an increasing number of accessible properties. This will be achieved by focusing on the current demand for disabled adaptations and seeking to match need to demand within the current council Home Solutions policy and ensuring that works only take place in properties suitable for adaptation. As part of the process of collecting information on properties CHL will compile a register of accessible and adapted homes so that future allocations can be targeted to residents who require an adapted property. Residents living in unsuitable properties where it is not possible to adapt their home will be supported in finding alternative more suitable homes.





# Energy Efficient Homes

## Energy Standards

Whilst there are undeniable parallels in achieving EPC C, the Decent Homes standard and the Zero Carbon (ZC) targets, the additional level of investment to achieve ZC is significantly higher than that to reach EPC C. CHL will embed actions that deliver energy efficiency improvements into the actions that deliver wider property condition changes so that energy standards rise as non decency falls. It is expected that stand alone actions to increase energy efficiency (i.e. outside of work that addresses property condition or non decency) will need to be grant funded or delivered towards the end of this strategy, with a view to reaching EPC targets by 2032/33 and then considering how to reach net zero by 2050.

## Fabric First Approach

This strategy will follow a Fabric First approach to planning outcomes to delivery of planned maintenance programmes. Fabric First is a significant step to reducing fuel poverty and reducing carbon emissions. This needs to take place before installing clean heat technologies as technology such as heat pumps work at lower temperatures and can only work efficiently in a well-insulated home as well as addressing some of the inherent risks of properties not being wind and watertight and presenting with issues such as damp and mould. A fabric first approach allows time for the national infrastructure to be upgraded, particularly electricity supplies to cope with the additional loading that will be required for clean heat technologies and allow time for the heat technologies to be further developed.

## Affordable Heat Sources

The installation of new heating systems for the duration of this strategy will consider both the cost of installation and cost of residents' heating bills. The cost of a heat pump is approximately three times that of a gas installation and the cost of running a heat pump is more than a gas boiler. Over the course of this strategy gas systems will be replaced as a first approach and heat pumps will only be installed if there is specific funding and the property has the required building fabric to deliver a positive outcome via energy costs to the resident.

A large number of the current heating systems are over 15 years old and many are obsolete. This area will be prioritised within the first tranche of planned replacements, with obsolete systems prioritised initially, followed by the heating systems without thermostatic controls, primarily night storage heating and open fires. As oil heating systems fail or require replacing, they will be replaced with electric heating systems unless it will increase the residents utility bills. CHL will remain open to technological innovation and will consider the different options available as new technologies emerge and the national infrastructure is developed.

## Grants and Funding

Over the lifetime of this strategy there will be a focus on sourcing additional funding streams to support investment in decarbonisation alongside existing budgets. There will also be research into alternative technologies already in use and delivering benefits within the sector to enable these to be incorporated into future planned programmes. Where available grants require CHL to match fund, this will be factored into capital budgets.

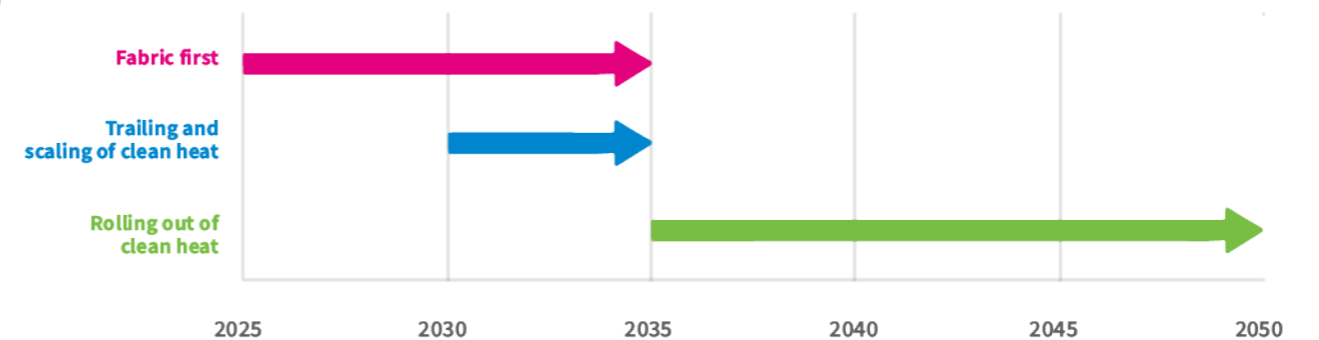
CHL has already secured Wave 3 SHDF funding to support decarbonisation work and enhancing those properties currently below EPC C. This funding will enable 200 of the 4,000 homes requiring this investment to be addressed. Over the duration of this strategy the focus will be to increase the SAP rating to as many properties as possible, with a view to attaining EPC C across all CHL homes by 2033.

## Zero Carbon

CHL is taking a balanced and pragmatic approach on what can be achieved over the next five years in relation to achieving ZC. The fabric first approach will reduce the levels of carbon emissions and improve fuel poverty for residents. This will allow time for clean heat technology to be further developed and increased in high quality contractor capacity to install the volumes of clean heat required. It is vitally important that CHL does not make the move to clean heat too soon as the increased cost will affect the viability of the HRA 30 year business plan.

The diagram below provides the trajectory to how CHL will ensure the HRA owned properties will reach ZC by 2050

### Trajectory to net zero



### Dependant on

- Rebalancing gas / electricity prices
- Reform of SAP methodology
- Investment in supply chains and Skills, including in heat pump technology

# Summary of Approach

## Consumer standards

- A rolling stock condition programme
- Data and insights gained from a variety of sources to drive prioritisation of approach and shape service delivery

## Prioritisation, economic evaluation and business efficiency

- A prioritisation framework shaping response to competing demands
- Economic evaluation of homes requiring repairs and/or investment
- Economic solutions based on value of investment required and local housing in line with the HRA asset policy
- A focus towards maintaining housing assets ahead of non dwelling assets
- Delivery of the CHL Digital Strategy that will enhance information sharing capacities
- Maximising the use of the asset database system and ensuring automated data updates across multiple platforms
- Utilising cloud based approaches that allow for real time information flows and mobile working practices
- Alignment of locality working practices with local providers and delivering multi function teams leading to improved resident insights

## Safe homes

- 100% compliance across all servicing programmes
- Focus on remediation, supported by risk matrices
- Robust, up to date and accurate data
- A focus on shared spaces as well as internal space in homes

## Quality homes

- A regular and refreshed stock condition survey approach
- A component replacement programme that drives down levels of non decency
- The unwinding of the interim repairs policy across 2026
- Improving contractor capacity, ensuring demand is supported by an effective supply chain
- Processes and policies that reflect latest legislation and standards
- Introduction of planned programmes rather than reactive works

## Energy efficient homes

- Energy efficient measures embedded within general works
- Stand alone energy efficient measures to be grant funded
- A fabric 1st approach ahead of heating solutions
- A change in heating solutions only if they reduce overall resident costs
- The use of grant and additional funding sources to only support investment in decarbonisation outside Decent Homes standards

# 6 Risks and emerging themes

The most significant risk to the delivery of this strategy is the availability of funding linked to lower rent levels and the increasing demand for services.

This is further compounded by a mixture of older properties, the lack of historic investment and poor condition of properties where there is a need for substantial investment over the duration of this strategy. The additional investment from the HRA is significant and goes some way to mitigating this risk but there will still be difficult prioritisation decisions across the lifetime of this strategy.

Prioritisation will focus on safety and compliance works which could result in delays in addressing issues with decent homes, EPC C and wider Regulatory Standards. The risk of not complying with the current statutory standards is likely to be compounded with the introduction of new standards, which will place additional pressure on CHL's ability to deliver services to residents and to comply with the requirements of the Consumer Standards and expectations of the Housing Ombudsman. Whilst it is not possible to predict all future changes there are some new standards which the Housing Sector expects to be implemented over the next 5 years, which are outlined below.

**Awaab's Law:** This is new legislation which will require social housing landlords to swiftly address all health hazards beyond damp and mould in order to safeguard tenant health. The law proposes that landlords investigate hazards with 14 days, start fixing them within a further seven days and make emergency repairs within 24 hours. The first phase of this legislation came into force from October 2025.

**Decent Homes 2:** The implementation of a new decent homes standard will be introduced across 2026 and will see programmes of work change to reflect enhanced standards and focus. A specific risk, if approved, is the replacement of Kitchen and Bathrooms irrespective of age, which is likely to become specific key components rather than be included within the reasonably modern facilities component.

**EPC Changes:** Consultation is currently taking place on changing the ways that the energy efficiency ratings are calculated. Under the new plans, domestic EPCs will use four headline metrics: fabric performance, heating systems, smart technology readiness and energy cost. There is a risk that a number of properties that are currently classed as EPC C may be downgraded and will require improvement works. It is envisaged that any changes will come into effect in 2026.

**Contractor Capacity:** Nationally there are issues with a shortage of good quality contractors and the availability is further limited with those who are willing to work in social housing. The shortage of contractors is particularly prevalent in Cornwall. This poses a significant risk to the delivery of the aims and objectives of this strategy. To address this risk, CHL have entered into long-term partnering arrangements to encourage contractors to invest in Cornwall. This change is still being embedded.

**Customer Satisfaction:** Due to the condition of properties, Cornwall Housing receives a high number of complaints, disrepair claims and dissatisfaction with the quality of homes. This is going to remain high in the early years of this strategy and will reduce as investment increases.

CHL will continue to review and maintain the corporate risk register and will periodically update the Cornwall Housing Risk and Audit Committee, Cornwall Housing Board and the Council Commissioners as required.



# 7 Risks and emerging themes

## Roles and responsibilities

Setting the context for the roles within the organisation.

This strategy forms a key document that supports the HRA business plan and will also be considered by the council

The CHL Board has the overall responsibility for the delivery of this strategy.

The Executive Leadership Team will be responsible for implementing the strategy to meet the key aims.

The Senior Leadership Team will be the responsible for the operational activity within their service areas which are required as per the strategy action plan.

The Locality Lead officers will be responsible for co-ordinating the delivery of the Action Plan and ensuring our communication approach is administered and supported.

All staff are required to participate in contributing to the success of this strategy

## Performance monitoring and key milestones

CHL has set a number of asset management targets within its business plan which relate to this strategy. This strategy provides the framework for delivery of these targets across the life of the business plan.



Action	Target date
<b>Embed stock condition surveys meeting 100% compliance</b>	Q1 26/27
Implement a programme of component replacement works in line with DH requirements	Q1 26/27
<b>Review and improve working arrangements with CCS to embed electrical testing approaches</b>	Q4 26/27
Review and forward approach to capped properties	Q4 26/27
<b>Continue with agreed plan to survey all properties for asbestos</b>	Q4 27/28
Clear the backlog for all fire remedial actions in line with fire matrix	Q4 27/28
<b>Unwind interim repairs policy</b>	Q4 26/27
Deliver the programme of works across waste water systems	Q4 27/28
<b>To commence with a 10 year repairs and maintenance partnership</b>	Q1 28/29
To commence with a cyclical external maintenance and painting programme	Q1 29/30
<b>Develop ways to capture information from SCS to refresh and update programmes</b>	Q2 27/28
Undertake actions to clear the backlog of DA	Q2 27/28
<b>Develop an action plan reflecting expected changes around MEES</b>	Q2 27/28
Deliver heating solutions and insulation solutions	Q4 26/27
<b>To achieve medium/upper quartile in the Tenant Satisfaction Measures</b>	Q4 29/30
Have a top quartile performing repairs service	Q4 29/30
<b>Relet void properties in line with the sector standards</b>	Q4 29/30
To have sufficient contractor capacity to deliver all programmes of work	Q4 28/29

## 8 Equality, diversity and inclusion

CHL are committed to equality of opportunity for all. This strategy aims to promote and support equal opportunities, particularly in its approach to tackling issues such as: fuel poverty for residents on lower incomes, supporting independence of those with disabilities through disabled adaptations and matching homes to needs and supporting the health and wellbeing of residents by ensuring that CHL prioritises safety works in homes.

## 9 Value for money

Cornwall Housing is committed to ensuring that all services are delivered with value for money in mind and so will always look for opportunities to both improve services and reduce costs across the business to achieve this.

The organisation is changing and at the core of this change is ensuring CHL runs its operations as efficiently and effectively as possible, so the available resources are used to maximise the outcomes they produce. This will enable CHL to grow its investment in providing good quality and good value services for residents.

The Asset Management Strategy will ensure that we understand the performance of our homes and are able to make informed decisions on investment into our homes.

## 10 Strategic review

This strategy will be reviewed at least every 5 years or when good practice, regulation or legislative changes would prompt a need to ensure the activities and anticipated outcomes remain relevant.





## Contact us

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